



2161

Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini et al.

Group Art Unit: 2161

Serial No.: 09/501,874

Examiner: P. Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**CERTIFICATE OF MAILING (37 C.F.R. §1.8(a))**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

I hereby certify that the attached:

1. Amendment and Request for Reconsideration;
2. Return Receipt Postcard

along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on date shown below with sufficient postage as first-class mail in an envelope addressed to the: Commissioner for Patents, Washington, D.C., 20231.

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: June 27, 2001

By:

  
Angus R. Gill

**Correspondence Address:**

MORGAN & FINNEGAN, L.L.P.  
345 Park Avenue  
New York, NY 10154-0053  
(212) 758-4800 Telephone  
(212) 751-6849 Facsimile

RECEIVED  
JUL 10 2001  
Technology Center 2100



#5/A  
ME  
7-11-d(

Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini et al.

Group Art Unit: 2161

Serial No.: 09/501,874

Examiner: P. Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**AMENDMENT AND REQUEST FOR RECONSIDERATION**

Commissioner for Patents  
Washington, D.C. 20231

**RECEIVED**

**JUL 10 2001**

Sir:

**Technology Center 2100**

In response to the Office Action mailed March 27, 2001 in the above-identified application, Applicants respectfully request reconsideration in view of the following remarks.

**In The Abstract:**

Please replace the Abstract with the following paragraph (attached also is an appendix showing the changes):

a

A system and method for allowing simplified electronic transfer of funds in files subject to sender-defined access constraints. In one aspect of the system and method, a digital currency file is transmitted as an attachment to an electronic message. The sender of the digital currency file defines the level of security associated with the file, i.e., what the recipient must provide to access the funds.